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Attorney Docket No. 72167.000141  
Application Serial No: 09/518,948

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MAR 20 2006

Patent Application  
Attorney Docket No.: 72167.000141

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: :  
: SLAVIN, Fred et al. : Group Art Unit: 3624  
: :  
Appln. No.: 09/518,948 :  
: Examiner: KARMIS, Stefanos  
Filed: March 6, 2000 :  
: :  
For: AUTOMATED STATEMENT :  
PRESENTATION, ADJUSTMENT, :  
AND PAYMENT SYSTEM AND :  
METHOD THEREFOR :

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE**

Sir:

In response to the Office Action dated December 19, 2005, Applicant remarks as follows: